

# Compulsory civil liability insurance of the biomedical researcher and principal researcher

Insurance product information document

Company: AAS BTA Baltic Insurance  
Company, represented by a branch in Lithuania

Product: Compulsory civil liability insurance of the biomedical researcher and principal researcher

Detailed pre-contractual and contract-related information about the product is provided in the Regulations of the compulsory civil liability insurance of the biomedical research client and principal researcher approved by Resolution No. 745 of the Minister of Health of the Republic of Lithuania of 20 December 2000 (version of Resolution No. V-1584 of the Minister of Health of the Republic of Lithuania of 31 December 2015), and in the insurance certificate (policy), the Law on Insurance of the Republic of Lithuania, the Civil Code of the Republic of Lithuania, and other legislation regulating insurance contracts.

## What is the type of this insurance?

Compulsory civil liability insurance of the biomedical research client and principal researcher. Insurance coverage applies to the insured's monetary interests related to the insured's statutory civil liability for damage arising as a result of biomedical research, provided that the event is an insured event. The parties may agree on the waiver of additional risks or part of the risks by specifying this in the policy.



### What is covered by insurance?

✓ An insured event is a claim for damages by an injured third party, submitted to the insurer or the insured, if it meets the following conditions: the claim is submitted in the form of a written claim and/or action; the claim is submitted during the period of the coverage of civil liability insurance of the biomedical research client and principal researcher, specified in Part 4 of Article 12 of the Law on Biomedical Research Ethics of the Republic of Lithuania; the claim is submitted for compensation of damage that occurred as a result of a biomedical research conducted with a valid biomedical permit for research from the regional biomedical research ethics committee, the Lithuanian bioethics committee, the State Medicines Control Service under the Ministry of Health of the Republic of Lithuania, respectively; the biomedical research was conducted in the Republic of Lithuania.



### What is not covered by insurance?

Non-insured events are claims for compensation for:

- ✗ damage caused by the research subject's intentional act or circumstances of force majeure;
- ✗ damage caused by the insured's intentional actions, except in cases of damage to life or health;
- ✗ damage caused by the insured's actions performed after the date of receipt of information about the decision of the Lithuanian Bioethics Committee, the regional biomedical research ethics committee, the State Medicines Control Service under the Ministry of Health of the Republic of Lithuania to revoke or suspend the validity of the permit to conduct biomedical research;
- ✗ damage due to pregnancy (except for damage to health), when the cause of the damage was preparations under research intended to prevent pregnancy or for birth control, except for cases where the agreement of the parties to the insurance contract establishes that the claim for compensation for the damage specified in this sub-paragraph is not a non-insured event;
- ✗ damage caused by exposure to ionizing radiation, except for cases where the protocol of the biomedical research stipulates that the research subject will be exposed to sources of ionizing radiation during the biomedical research;
- ✗ damage to the property of the injured third party, which occurred as a result of the biomedical examination, except for cases where the parties have agreed that the claim for compensation for damage to the property of the injured party is not a non-insured event;



### Are there any restrictions on insurance coverage?

- ! We apply the deductible specified in the policy to the insurance benefit. The benefit will not be paid if the event is non-insurable.
- ! The amount of the insurance is the maximum insurance benefit that BTA will pay out. It can be set for the entire period, as well as for one event. The amount of the compulsory civil liability insurance of the biomedical research client and the principal researcher cannot be less than EUR 29,000 for the compensation of monetary and non-monetary damage caused to one research subject.
- ! Yes, the insurance cover does not apply to terrorist acts, war, invasion, hostile acts of a foreign state, military or similar operations, the effects and contamination from nuclear energy or radioactive substances, circumstances which are considered force majeure according to the legislation of the Republic of Lithuania, intentional acts of the Insured, Insurant or the Beneficiary.



## Where do I get insurance coverage?

✓ Unless otherwise agreed, insurance coverage is valid in the Republic of Lithuania.



## What are my obligations?

- You must pay insurance premiums on time and notify BTA of an increase in risk, especially if it is related to a change in the object of insurance or the way it is used.
- After the occurrence of the event, you must notify BTA within 3 days, immediately inform the competent services, enable BTA to inspect the scene of the event, comply with the instructions of BTA and submit the requested documents.



## When and how do I pay?

You pay the premium for the insurance contract by the date specified in it in one of the following ways:

- by payment transfer to the BTA bank account;
- at all checkouts of Maxima stores, all Perlas terminals, and divisions of “Virtual services operator”, by presenting a payment invoice.
- paying by card at any BTA representative office equipped with an DCR card reader, or in cash.



## When does insurance cover take effect and expire?

The insurance contract comes into force from the specified date (but no earlier than the payment of the premium) until the last day, both of these dates being specified in the insurance certificate (policy).



## How can I terminate the agreement?

You can terminate the insurance contract by informing your insurance representative in writing or by e-mail at [bta@bta.lt](mailto:bta@bta.lt) no later than 15 days before the desired date of termination of the contract.